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Attorney Docket No. 53588-0031
[Handwritten signature]

MAR 26 2001

SECTION 4

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Thomas A. Arnold

Group Art Unit No.: NYA

Examiner: NYA

Serial No.: 09/766,297

Filed on: January 19, 2001

For: ACCEPTING AND PROCESSING ELECTRONIC
CHECKS AUTHORIZED VIA A PUBLIC
NETWORK

Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

X 37 C.F.R. §1.97(b).

 37 C.F.R. §1.97(c). If so, then enclosed with this Information Disclosure Statement is one of the following:

 A statement pursuant to 37 C.F.R. §1.97(e) or

 A check for \$180.00 for the fee under 37 C.F.R. § 1.17(p).

37 C.F.R. §1.97(d). If so, then enclosed with this Information Disclosure Statement are the following:

- (1) A statement pursuant to 37 C.F.R. §1.97(e);
- (2) A petition requesting consideration of the Information Disclosure Statement; and
- (3) A check for \$ _____ for the fee under 37 C.F.R. §1.17(i) for submission of the Information Disclosure Statement.

37 C.F.R. §1.97(i). Wherein applicants are submitting references before the grant of a patent to be placed in the file but not considered by the Patent office.

- (1) Accordingly, copies of the references as listed on the attached Form PTO 1449 are submitted herewith for placement in the file. No certification or fees are deemed necessary.

Throughout the pendency of this application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to deposit account 50-1302. A duplicate of this sheet is enclosed.

Respectfully submitted,

HICKMAN PALERMO TRUONG & BECKER LLP

Dated: March 21, 2001



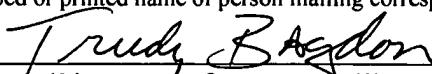
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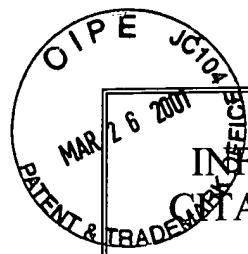
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to the Commissioner for Patents, Washington, D. C. 20231 on 3/21/01
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Trudy Bagdon

(Typed or printed name of person mailing correspondence)



(Signature of person mailing correspondence)


**INFORMATION DISCLOSURE
CITATION IN AN APPLICATION**
(PTO-1449)
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**SERIAL NO.,
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**APPLICANT
Thomas A. Arnold**
**FILING DATE
January 19, 2001**
**GROUP
NYA**
U.S. PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	5,484,988	1/16/96	Hills et al.	235	379	6/9/94
	6,164,528	12/26/00	Hills et al.	235	379	12/31/96

FOREIGN PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation
						Yes No

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER **DATE CONSIDERED**

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.